Case 09-86697-jrs Doc 1 Filed 10/07/09 Entered 10/07/09 15:31:16 Desc Main Document Page 1 of 50

B1 (Official	Form 1)(1/	08)				oumon		αę	, , , , , , , , , , , , , , , , , , , 	-				
			United Nor			ruptcy of Georg		ırt				Vo	luntary	Petition
Name of Debtor (if individual, enter Last, First, Middle): Valree, Roosevelt								ebtor (Spouse nerine Mai		, Middle):				
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):						All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):								
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-9467 Street Address of Debtor (No. and Street, City, and State): 5364 Rolling Meadow Drive Powder Springs, GA					St	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-8492 Street Address of Joint Debtor (No. and Street, City, and State): 5364 Rolling Meadow Drive Powder Springs, GA								
' ' ' ' ' '	. ор до,	0,1			_	ZIP Code		. •	о. ор	go, <i>o.</i> .				ZIP Code
County of I	Residence or	of the Prin	cipal Place o	f Rucines		30127	Co	Ounts	of Reside	ence or of the	Principal Pl	ace of Rus	inecc:	30127
Cobb	residence of	or the rim	cipai i iacc o	i Dusines.	s.			Cok		nice of of the	Timeipari	acc of Bus	iness.	
Mailing Ad	ldress of Deb	otor (if diffe	rent from str	eet addres	ss):		M	Iailin	g Address	of Joint Debt	tor (if differe	nt from str	eet address)):
РО Вох					/-				6				,	
Douglas	sville, GA					ZIP Code								ZIP Code
						30133								Zii Code
	f Principal A t from street		siness Debtor ove):	•										
		f Debtor				of Business	S			•	of Bankruj			ich
(Form of Organization) (Check one box) ■ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) □ Partnership			(Check one box) ☐ Health Care Business ☐ Single Asset Real Estate as defiin 11 U.S.C. § 101 (51B) ☐ Railroad ☐ Stockbroker ☐ Commodity Broker ☐ Clearing Bank			s define	ed	☐ Chapt ☐ Chapt ☐ Chapt ☐ Chapt ☐ Chapt ☐ Chapt	er 7 er 9 er 11 er 12	of Cof	hapter 15 I a Foreign hapter 15 I a Foreign	Petition for I Main Proce Petition for I Nonmain P	Recognition	
	If debtor is not is box and stat			Oth				_				e of Debts k one box)		
				und	(Check box otor is a tax- er Title 26	mpt Entity a, if applicable exempt orgof the Unite al Revenu	le) ganizatio ed States	s	defined "incurr	are primarily continuity of the state of the	onsumer debts, § 101(8) as idual primarily	for	_	ts are primarily ness debts.
		_	ee (Check or	ne box)			Cł		one box:		Chapter 11		44.77.0.0	0.404(545)
☐ Filing F attach si is unabl☐ Filing F	igned applic le to pay fee ree waiver re	d in installm ation for the except in ir	nents (applica e court's cons stallments. F pplicable to co e court's cons	sideration Rule 1006 hapter 7 is	certifying t (b). See Offi ndividuals o	hat the debicial Form 3A only). Must	tor A.	heck	Debtor is if: Debtor's a to insiders all applica A plan is Acceptance		usiness debto acontingent 1 are less that ith this petiti n were solici	or as defined iquidated on \$2,190,000 on.	debts (excluence).	ding debts owed
■ Debtor 6	estimates tha	at funds will at, after any	ation I be available exempt prop for distribut	erty is ex	cluded and	administrat			s paid,		THIS	SPACE IS	FOR COURT	Γ USE ONLY
Estimated N 1- 49	Number of C	reditors 100- 199	200-	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001 50,000		50,001- 100,000	OVER 100,000				
Estimated A	Assets \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000 to \$500 million)	\$500,000,001 to \$1 billion					
Estimated L \$0 to \$50,000	Liabilities \$50,001 to \$100,000	\$100,001 to \$500,000	to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000 to \$500 million) _	\$500,000,001 to \$1 billion					

Case 09-86697-jrs Doc 1 Filed 10/07/09 Entered 10/07/09 15:31:16 Desc Main Document Page 2 of 50

B1 (Official Form 1)(1/08) Page 2 Name of Debtor(s): Voluntary Petition Valree, Roosevelt Valree, Katherine Marshall (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Judge: Relationship: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. \mathbf{X} /s/ Nicole Dunson October 7, 2009 Signature of Attorney for Debtor(s) (Date) Nicole Dunson 653207 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. П Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

B1 (Official Form 1)(1/08) Page 3

Voluntary Petition

(This page must be completed and filed in every case)

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Roosevelt Valree

Signature of Debtor Roosevelt Valree

X /s/ Katherine Marshall Valree

Signature of Joint Debtor Katherine Marshall Valree

Telephone Number (If not represented by attorney)

October 7, 2009

Date

Signature of Attorney*

X /s/ Nicole Dunson

Signature of Attorney for Debtor(s)

Nicole Dunson 653207

Printed Name of Attorney for Debtor(s)

Robert J Semrad and Associates, L.L.C.

Firm Name

101 Marietta Street NE Atlanta, GA 30303

Address

Email: mcherney@robertjsemrad.com 678-668-7160 Fax: 678-298-6208

Telephone Number

October 7, 2009 Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

Valree, Roosevelt

Valree, Katherine Marshall

Signatures

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

•	,
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$^{\prime}$	۰

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

T 7	

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Case 09-86697-jrs Doc 1 Filed 10/07/09 Entered 10/07/09 15:31:16 Desc Main Document Page 4 of 50

B 1D(Official Form 1, Exhibit D) (12/08)

United States Bankruptcy Court Northern District of Georgia

In re	Roosevelt Valree Katherine Marshall Valree		Case No.	
		Debtor(s)	Chapter	13

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] ____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling
requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Roosevelt Valree Roosevelt Valree
Date: October 7, 2009

Case 09-86697-jrs Doc 1 Filed 10/07/09 Entered 10/07/09 15:31:16 Desc Main Document Page 6 of 50

B 1D(Official Form 1, Exhibit D) (12/08)

United States Bankruptcy Court Northern District of Georgia

In re	Roosevelt Valree Katherine Marshall Valree		Case No.	
		Debtor(s)	Chapter	13

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] ____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

1D(Official Form 1, Exhibit D) (12/08) - Cont.
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
tatement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling
equirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Katherine Marshall Valree Katherine Marshall Valree
Date: October 7, 2009

Case 09-86697-jrs Doc 1 Filed 10/07/09 Entered 10/07/09 15:31:16 Desc Main Document Page 8 of 50

B7 (Official Form 7) (12/07)

United States Bankruptcy Court Northern District of Georgia

Roosevelt Valree		C N	
Ratherine Marshall Valree		Case No.	
	Debtor(s)	Chapter	13
	Katherine Marshall Valree	Katherine Marshall Valree	Katherine Marshall Valree Case No.

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE
\$18,224.79 2009 YTD: Debtor Employment Income
\$21,130.00 2008: Debtor Employment Income
\$9,455.00 2007: Debtor Employment Income

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

SOURCE **AMOUNT**

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR Chase Manhattan Mortgage 3415 Vision Drive Columbus, OH 43219

DATES OF **PAYMENTS** 8/18/2009 - \$1100.00 7/16/2009 - \$1100.00

AMOUNT PAID \$2,200.00

AMOUNT STILL OWING \$129,339.00

2

None b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days

immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> **AMOUNT** DATES OF PAID OR PAYMENTS/ VALUE OF TRANSFERS

NAME AND ADDRESS OF CREDITOR

All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND

AMOUNT STILL

AMOUNT STILL

OWING

RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

TRANSFERS

OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION

STATUS OR

DISPOSITION

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF **PROPERTY**

Software Copyright (c) 1996-2009 Best Case Solutions, Inc. - Evanston, IL - (800) 492-8037

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION. FORECLOSURE SALE. DESCRIPTION AND VALUE OF TRANSFER OR RETURN **PROPERTY**

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS OF CUSTODIAN

OF COURT CASE TITLE & NUMBER

DATE OF ORDER

DESCRIPTION AND VALUE OF

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY 223 Paradise Circle Douglasville, GA 30133 \$117,362.00

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

Flooded Basement No claim filed.

DATE OF LOSS

9/22/2009

Case 09-86697-jrs Doc 1 Filed 10/07/09 Entered 10/07/09 15:31:16 Desc Main Document Page 11 of 50

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

DATE OF PAYMENT, AMOUNT OF MONEY
NAME AND ADDRESS NAME OF PAYOR IF OTHER OR DESCRIPTION AND VALUE
OF PAYEE THAN DEBTOR OF PROPERTY

Robert J Semrad and Associates, L.L.C. 10/06/2009 \$334.00

101 Marietta Street NE Atlanta. GA 30303

Money Management International 10/04/2009 \$50.00

9009 W. Loop South 7th Floor Houston, TX 77096

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED
AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled

trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF
TRANSFER(S)

AMOUNT OF MONEY OR DESCRIPTION AND
VALUE OF PROPERTY OR DEBTOR'S INTEREST
IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

TYPE OF ACCOUNT, LAST FOUR
DIGITS OF ACCOUNT NUMBER, AMOUNT AND DATE OF SALE
NAME AND ADDRESS OF INSTITUTION AND AMOUNT OF FINAL BALANCE OR CLOSING

12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year

immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAMES AND ADDRESSES

NAME AND ADDRESS OF BANK
OR OTHER DEPOSITORY

NAMES AND ADDRESSES
OF THOSE WITH ACCESS
DESCRIPTION
OF CONTENTS
DATE OF TRANSFER OR
SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

5

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

DESCRIPTION AND VALUE OF **PROPERTY**

NAME AND ADDRESS OF OWNER

LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF

DATE OF

ENVIRONMENTAL

GOVERNMENTAL UNIT

NOTICE

LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF

DATE OF

ENVIRONMENTAL

SITE NAME AND ADDRESS

GOVERNMENTAL UNIT

NOTICE

LAW

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF **GOVERNMENTAL UNIT**

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

(ITIN)/ COMPLETE EIN ADDRESS

BEGINNING AND

NATURE OF BUSINESS **ENDING DATES**

None

NAME

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

ADDRESS NAME

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME **ADDRESS**

DATES SERVICES RENDERED

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records None of the debtor. If any of the books of account and records are not available, explain.

ADDRESS NAME

7

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory,

and the dollar amount and basis of each inventory.

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

DATE OF INVENTORY

INVENTORY SUPERVISOR

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

None

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

21. Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NATURE AND PERCENTAGE
NAME AND ADDRESS TITLE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the

commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year**

immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation

in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS

OF RECIPIENT,

DATE AND PURPOSE

OR DESCRIPTION AND

RELATIONSHIP TO DEBTOR

OF WITHDRAWAL

VALUE OF PROPERTY

24. Tax Consolidation Group.

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated

group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION TAXPAYER IDENTIFICATION NUMBER (EIN)

Case 09-86697-jrs Doc 1 Filed 10/07/09 Entered 10/07/09 15:31:16 Desc Main Document Page 15 of 50

25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

8

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	October 7, 2009	Signature	/s/ Roosevelt Valree	
			Roosevelt Valree	
			Debtor	
Date	October 7, 2009	Signature	/s/ Katherine Marshall Valree	
			Katherine Marshall Valree	
			Joint Debtor	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Case 09-86697-jrs Doc 1 Filed 10/07/09 Entered 10/07/09 15:31:16 Desc Main Document Page 16 of 50

B6A (Official Form 6A) (12/07)

In re	Roosevelt Valree,	Case No.
	Katherine Marshall Valree	

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
5364 Rolling Meadow Drive Powder Springs, Ga 30127	Fee simple	J	128,007.00	0.00
Cost of Sale: \$12,800				
223 Paradise Circle Douglasville, GA 30134	Fee simple	J	117,362.00	129,339.00

Sub-Total > **245,369.00** (Total of this page)

Total > **245,369.00**

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

Case 09-86697-jrs Doc 1 Filed 10/07/09 Entered 10/07/09 15:31:16 Desc Main Document Page 17 of 50

B6B (Official Form 6B) (12/07)

In re	Roosevelt Valree,	Case No.
	Katherine Marshall Valree	

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	X		
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Regions - Checking	J	200.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X		
4.	Household goods and furnishings, including audio, video, and computer equipment.	Household Goods	J	1,500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X		
6.	Wearing apparel.	Clothing	J	300.00
7.	Furs and jewelry.	x		
8.	Firearms and sports, photographic, and other hobby equipment.	x		
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X		
10.	Annuities. Itemize and name each issuer.	x		
		(To	Sub-Tota of this page)	al > 2,000.00

2 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In	re Roosevelt Valree,		Ca	ase No.	
	Katherine Marshall Valree				
		SCHEDULE	Debtors B - PERSONAL PROPERT (Continuation Sheet)	Y	
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	x			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	x			
14.	Interests in partnerships or joint ventures. Itemize.	x			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	x			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.				
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			

Sub-Total > 0.00 (Total of this page)

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the

debtor, and rights to setoff claims. Give estimated value of each.

Χ

 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Roosevelt Valree,	Case No.
	Katherine Marchall Valree	

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	20	03 Ford Expedition	J	9,950.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > 9,950.00 (Total of this page)

Total > 11,950.00

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

B6C (Official Form 6C) (12/07)

In re	Roosevelt Vairee,	Case No.
	Katherine Marshall Valree	

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled und (Check one box) ☐ 11 U.S.C. §522(b)(2) ☐ 11 U.S.C. §522(b)(3)	ler: Check if debtor clair \$136,875.	ms a homestead exe	mption that exceeds
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property 5364 Rolling Meadow Drive Powder Springs, Ga 30127	Ga. Code Ann. § 44-13-100(a)(1)	20,000.00	128,007.00
Cost of Sale: \$12,800			
Checking, Savings, or Other Financial Accounts, Cer	tificates of Deposit		

Checking, Savings, or Other Financial Accounts, C Regions - Checking	ertificates of Deposit Ga. Code Ann. § 44-13-100(a)(6)	200.00	200.00
Household Goods and Furnishings Household Goods	Ga. Code Ann. § 44-13-100(a)(4)	1,500.00	1,500.00
Wearing Apparel Clothing	Ga. Code Ann. § 44-13-100(a)(4)	300.00	300.00
Automobiles, Trucks, Trailers, and Other Vehicles	Ga Codo Ann 8 14 13 100(a)(3)	7,000,00	0.050.00

Ga. Code Ann. § 44-13-100(a)(3) Ga. Code Ann. § 44-13-100(a)(6) 2003 Ford Expedition 7,000.00 9,950.00 1,212.00

> 30,212.00 139,957.00 Total:

Document Page 21 of 50

B6D (Official Form 6D) (12/07)

In re	Roosevelt Valree,	Case No.
	Katherine Marshall Valree	

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured

guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

		_		_		_		
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLLQULDATED	U T E	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxxxxx8453			Opened 1/01/05 Last Active 8/20/09	'	Ę			
Chase Manhattan Mortgage Attention: Research Dept. 3415 Vision Drive Columbus, OH 43219		н	Mortgage 223 Paradise Circle Douglasville, GA 30134 Value \$ 117,362.00				129,339.00	11,977.00
Account No. xxxxxx0003			Opened 12/01/06 Last Active 8/17/09					
Ga Federal Credit Unio 6705 Sugarloaf Parkway Duluth, GA 30097		J	PMSI-Vehicle 2003 Ford Expedition					
	_	┡	Value \$ 9,950.00	L	L		1,738.00	0.00
Account No.			Value \$					
Account No.								
			Value \$	Subt	tota	1		
continuation sheets attached			(Total of t				131,077.00	11,977.00
Total (Report on Summary of Schedules) 131,077.00 11,977.00				11,977.00				

Case 09-86697-jrs Doc 1 Filed 10/07/09 Entered 10/07/09 15:31:16 Desc Main Document Page 22 of 50

B6E (Official Form 6E) (12/07)

In re	Roosevelt Valree,	Case No.
	Katherine Marshall Valree	
•		Debtors
	SCHEDULE E - CREDITORS HO	LDING UNSECURED PRIORITY CLAIMS
to pricaccou contin To so. If Do no Ischedilable colum "Dispi F"Total Filisted also o Fireir prioriti	ority should be listed in this schedule. In the boxes provided on the ant number, if any, of all entities holding priority claims against the counting of the complete account number of any account the debtor has with the aminor child is a creditor, state the child's initials and the name and the disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. of any entity other than a spouse in a joint case may be jointly liable ule of creditors, and complete Schedule H-Codebtors. If a joint petition each claim by placing an "H," "W," "J," or "C" in the column lain labeled "Contingent." If the claim is unliquidated, place an "X" in the total of claims listed on each sheet in the box labeled "Su" on the last sheet of the completed schedule. Report this total also deport the total of amounts entitled to priority listed on each sheet in the Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. To the last sheet of the total of amounts entitled to priority listed on each sheet in the Statistical Summary of Certain Liabilities and Related Data.	e creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." P. 1007(m). on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate ion is filed, state whether the husband, wife, both of them, or the marital community may be beled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled ec columns.) btotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled on the Summary of Schedules. If the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority the completed schedule. Individual debtors with primarily consumer debts report this total et in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to neet of the completed schedule. Individual debtors with primarily consumer debts report this
☐ Cl	neck this box if debtor has no creditors holding unsecured priority c	laims to report on this Schedule E.
TYP	ES OF PRIORITY CLAIMS (Check the appropriate box(es)	below if claims in that category are listed on the attached sheets)
□ D	omestic support obligations	
		use, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
□ E:	xtensions of credit in an involuntary case	
	aims arising in the ordinary course of the debtor's business or finance or the order for relief. 11 U.S.C. § 507(a)(3).	cial affairs after the commencement of the case but before the earlier of the appointment of a
\square W	ages, salaries, and commissions	
repres		sick leave pay owing to employees and commissions owing to qualifying independent sales iately preceding the filing of the original petition, or the cessation of business, whichever
□ C	ontributions to employee benefit plans	
	oney owed to employee benefit plans for services rendered within 1 ever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).	80 days immediately preceding the filing of the original petition, or the cessation of business,

☐ Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

\square Deposits by individuals

Claims of individuals up to 2,425 for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

■ Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

☐ Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

^{*} Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6E (Official Form 6E) (12/07) - Cont.

In re	Roosevelt Valree,		Case No.	
	Katherine Marshall Valree			
-		Debtors	,	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts Owed to Governmental Units

TYPE OF PRIORITY Husband, Wife, Joint, or Community CODEBTOR UNLIQUIDATED AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, ONTINGENT SPUTED AND MAILING ADDRESS Н AMOUNT DATE CLAIM WAS INCURRED INCLUDING ZIP CODE, W AND CONSIDERATION FOR CLAIM OF CLAIM AMOUNT ENTITLED TO PRIORITY C AND ACCOUNT NUMBER (See instructions.) Account No. xxx-xx-8492 **Property Tax Cobb County Tax Commissioner** 0.00 736 Whitlock Ave. Suite 100 J Marietta, GA 30061 9,000.00 9,000.00 Account No. Account No. Account No. Account No. Subtotal 0.00 Sheet <u>1</u> of <u>1</u> continuation sheets attached to (Total of this page) 9,000.00 9,000.00 Schedule of Creditors Holding Unsecured Priority Claims 0.00 (Report on Summary of Schedules) 9,000.00 9,000.00 Case 09-86697-jrs Doc 1 Filed 10/07/09 Entered 10/07/09 15:31:16 Desc Main Document Page 24 of 50

B6F (Official Form 6F) (12/07)

In re	Roosevelt Valree,	Case No.
	Katherine Marshall Valree	
	Debtor	·s·

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	С	Hu	sband, Wife, Joint, or Community	С	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	J H	DATE CLAIM WAS INCURRED AND	CONTINGEN	NL - QU - DATE	S P	AMOUNT OF CLAIM
Account No. Dxxx544N1			Opened 2/01/09 CollectionAttorney 07 Penn Foster	T	T E D		
Am Cred& Col 921 Oak St Scranton, PA 18508		н	•			х	
Account No. xxxx6350			Opened 4/01/09				205.00
Cbcs Po Box 2334 Columbus, OH 43216		J	CollectionAttorney At T Fka Bellsouth-Atlanta			x	
A			On an ad 0/04/00				369.00
Account No. xxx4182 Pinnacle Financial Gro 7825 Washington Av Minneapolis, MN 55439		н	Opened 9/01/08 CollectionAttorney T-Mobile			x	
Account No. xxxx1478			Opened 5/01/00				954.00
Receivables Performanc 20816 44th Ave W Lynnwood, WA 98036		J	Opened 5/01/09 CollectionAttorney Sprint				229.00
_1 continuation sheets attached			I (Total of t	Sub his			1,757.00

B6F (Official Form 6F) (12/07) - Cont.

In re	Roosevelt Valree,	Case No
_	Katherine Marshall Valree	

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	Ç	Hu	sband, Wife, Joint, or Community	Ç	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	Q	SPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxx6127			Opened 8/01/04	1Ÿ	Ť		
Scana Energy Marketing 3340 Peachtree Rd Ne Ste Atlanta, GA 30326		J	Collections for Consumer Debt		D	х	1
							444.00
Account No. xxx5849			Opened 7/01/07	T			
Stallings Fin Group 1111 S Marietta Pkwy Se Marietta, GA 30060		J	CollectionAttorney Austell Gas System				
							238.00
Account No. xxxxx4704			Opened 7/12/03 Last Active 12/28/06	T		T	
Wfnnb/tsa Po Box 182273 Columbus, OH 43218		J	ChargeAccount				
							92.00
Account No.							
Account No.							
Sheet no1 of _1 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			S (Total of t	Subt			774.00
			(Report on Summary of Sc	Т	Γota	ıl	2,531.00

Case 09-86697-jrs Doc 1 Filed 10/07/09 Entered 10/07/09 15:31:16 Desc Main Document Page 26 of 50

B6G (Official Form 6G) (12/07)

In re	Roosevelt Valree,	Case No.
	Katherine Marshall Valree	

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 09-86697-jrs Doc 1 Filed 10/07/09 Entered 10/07/09 15:31:16 Desc Main Document Page 27 of 50

B6H (Official Form 6H) (12/07)

In re	Roosevelt Valree,	Case No	
	Katherine Marshall Valree		

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

Case 09-86697-jrs Doc 1 Filed 10/07/09 Entered 10/07/09 15:31:16 Desc Main Document Page 28 of 50

B6I (Official Form 6I) (12/07)

	Roosevelt Valree			
In re	Katherine Marshall Valree		Case No.	
		Debtor(s)		

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS O	F DEBTOR AND SPOUSE		
Married	RELATIONSHIP(S): None.	AGE(S):		
Employment:	DEBTOR	I	POUSE	
Occupation	Driver	Unemployed		
Name of Employer	Brinks			
How long employed	3 Weeks			
Address of Employer	PO Box 619031 Dallas, TX 75261			
	age or projected monthly income at time case filed)	DEBT		SPOUSE
1. Monthly gross wages, salar	ry, and commissions (Prorate if not paid monthly)	\$ <u>2,1</u>	\$	0.00
2. Estimate monthly overtime		\$	0.00 \$	0.00
3. SUBTOTAL		\$ <u>2,1</u>	129.83 \$_	0.00
4. LESS PAYROLL DEDUC	CTIONS	<u>-</u>		
 a. Payroll taxes and soc 	ial security	\$ 2	216.67 \$	0.00
b. Insurance	·	\$1	90.67 \$	0.00
c. Union dues		\$	0.00 \$	0.00
d. Other (Specify):		\$	0.00 \$	0.00
			0.00 \$	0.00
5. SUBTOTAL OF PAYROI	LL DEDUCTIONS	\$4	107.34 \$ _	0.00
6. TOTAL NET MONTHLY	TAKE HOME PAY	\$1,7	722.49 \$_	0.00
7. Regular income from opera	ation of business or profession or farm (Attach detailed stater	ment) \$	0.00 \$	0.00
8. Income from real property		\$	0.00 \$	0.00
9. Interest and dividends		\$	0.00 \$	0.00
dependents listed above		or that of \$	0.00 \$	0.00
11. Social security or government		¢	0.00	0.00
(Specify):			0.00 \$ 0.00 \$	0.00
12. Pension or retirement inc	oma	<u> </u>	0.00 \$	0.00
13. Other monthly income	ome	Ψ	<u> 0.00</u> ф	0.00
•	- Betterway Rent-a-car.	\$ 6	\$ 0.08	0.00
		\$	0.00 \$	0.00
14. SUBTOTAL OF LINES	7 THROUGH 13	\$6	\$ \$ \$ \$ \$ \$	0.00
	INCOME (Add amounts shown on lines 6 and 14)	\$ 2,4	102.49 \$	0.00
		<u> </u>	2,40	
16. COMBINED AVERAGE	EMONTHLY INCOME: (Combine column totals from line 1	(5)	2,40	≟. ⊤3

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Case 09-86697-jrs Doc 1 Filed 10/07/09 Entered 10/07/09 15:31:16 Desc Main Document Page 29 of 50

B6J (Official Form 6J) (12/07)

	Roosevelt Valree			
In re	Katherine Marshall Valree		Case No.	
		Debtor(s)		

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate	. The average	
expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 2	22C.	
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complexpenditures labeled "Spouse."	lete a separate	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	0.00
a. Are real estate taxes included? Yes No _X		
b. Is property insurance included? Yes No _X_		
2. Utilities: a. Electricity and heating fuel	\$	195.00
b. Water and sewer	\$	60.00
c. Telephone	\$	50.00
d. Other See Detailed Expense Attachment	\$	207.00
3. Home maintenance (repairs and upkeep)	\$	85.00
4. Food	\$	400.00
5. Clothing	\$	100.00
6. Laundry and dry cleaning	\$	75.00
7. Medical and dental expenses	\$	75.00
8. Transportation (not including car payments)	\$	275.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	50.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	60.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) See Detailed Expense Attachment	\$	245.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the		
plan)		
a. Auto	\$	0.00
b. Other Student Loan Payment	\$	45.00
c. Other HOA Dues	\$	50.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other Personal Grooming	\$	100.00
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,	\$	2,072.00
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	Φ	2,072.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year		
following the filing of this document:		
ronowing the filling of this document.		
20. STATEMENT OF MONTHLY NET INCOME	_	
	¢.	2 402 40
a. Average monthly income from Line 15 of Schedule I	\$	2,402.49 2,072.00
b. Average monthly expenses from Line 18 abovec. Monthly net income (a. minus b.)	\$ \$	330.49
C. Pronuity net income (a. initus 0.)	U)	JJU.#J

B6J (Official Form 6J) (12/07)

Roosevelt Valree

	Nocooron ramos			
In re	Katherine Marshall Valree		Case No.	
		Debtor(s)	_	

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Detailed Expense Attachment

Other Utility Expenditures:

Internet	\$	50.00
Cable	<u> </u>	50.00
Cell Phone	<u> </u>	90.00
Security	\$	17.00
Total Other Utility Expenditures	\$	207.00
Specific Tax Expenditures:		
Property Taxes	\$	225.00
Ad Valorem	\$	20.00
Total Tax Expenditures	\$	245.00

Case 09-86697-jrs Doc 1 Filed 10/07/09 Entered 10/07/09 15:31:16 Desc Main Document Page 31 of 50 United States Bankruptcy Court Northern District of Georgia

In re	Roosevelt Valree Katherine Marshall Valree		Case No.	
III IC	Numerine marshan variet	Debtor(s)	Chapter	13
	DISCLOSURE OF COMPENSA	ATION OF ATTO	RNEY FOR D	EBTOR(S)
co	arsuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2 compensation paid to me within one year before the filing of the debtor(s) in contemplation of or	2016(b), I certify that I of the petition in bankrupt	am the attorney for cy, or agreed to be pa	the above-named debtor and that aid to me, for services rendered or to
	For legal services, I have agreed to accept			3,900.00
	Prior to the filing of this statement I have received		\$	0.00
	Balance Due		\$	3,900.00
2. Tł	ne source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
3. Tł	ne source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
4 . ■	I have not agreed to share the above-disclosed compensation	ation with any other perso	n unless they are mer	nbers and associates of my law firm.
	I have agreed to share the above-disclosed compensation copy of the agreement, together with a list of the names			
5. In	return for the above-disclosed fee, I have agreed to render	r legal service for all aspe	cts of the bankruptcy	case, including:
b. c.	Analysis of the debtor's financial situation, and rendering Preparation and filing of any petition, schedules, stateme Representation of the debtor at the meeting of creditors a [Other provisions as needed]	nt of affairs and plan whi	ch may be required;	-
6. B <u>y</u>	y agreement with the debtor(s), the above-disclosed fee doc Adversary Proceedings; Motions to Incur D Insurance Proceeds/Income Tax Refunds/L	ebt/Obtain Credit; Mo		an; Motions to Retain
	C	ERTIFICATION		
this bar	certify that the foregoing is a complete statement of any agrickruptcy proceeding. Pursuant to General Order No. 9, I cent Between Chapter 13 Debtors and Their Attorneys."	reement or arrangement for ertify that I provided to th	or payment to me for se debtor(s) a copy of	representation of the debtor(s) in the "Rights and Responsibilities
Dated:	October 7, 2009	/s/ Nicole Duns		
		101 Marietta Stı Atlanta, GA 303	d and Associates, eet NE 03 Fax: 678-298-6208	L.L.C.

Case 09-86697-jrs Doc 1 Filed 10/07/09 Entered 10/07/09 15:31:16 Desc Main Document Page 32 of 50

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court Northern District of Georgia

In re	Roosevelt Valree,		Case No	
	Katherine Marshall Valree			
		Debtors	Chapter	13

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	245,369.00		
B - Personal Property	Yes	3	11,950.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		131,077.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		9,000.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		2,531.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			2,402.49
J - Current Expenditures of Individual Debtor(s)	Yes	2			2,072.00
Total Number of Sheets of ALL Schedules		15			
	T	otal Assets	257,319.00		
			Total Liabilities	142,608.00	

Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court Northern District of Georgia

In re	Roosevelt Valree,	Case No.			
	Katherine Marshall Valree				
-		Debtors	Chapter	13	_

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. \S 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	9,000.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	9,000.00

State the following:

Average Income (from Schedule I, Line 16)	2,402.49
Average Expenses (from Schedule J, Line 18)	2,072.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	2,229.13

State the following:

		_
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		11,977.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	9,000.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		2,531.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		14,508.00

Case 09-86697-jrs Doc 1 Filed 10/07/09 Entered 10/07/09 15:31:16 Desc Main Document Page 34 of 50

B6 Declaration (Official Form 6 - Declaration). (12/07)

United States Bankruptcy Court Northern District of Georgia

In re	Roosevelt Valree Katherine Marshall Valree	Case No.		
III IC	rationic marshall valled	Debtor(s)	Chapter	13

DECLARATION CONCERNING DEBTOR'S SCHEDULES

	DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR		
			nd the foregoing summary and schedules, consisting of est of my knowledge, information, and belief.
Date	October 7, 2009	Signature	/s/ Roosevelt Valree Roosevelt Valree Debtor
Date	October 7, 2009	Signature	/s/ Katherine Marshall Valree Katherine Marshall Valree Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF GEORGIA

RIGHTS AND RESPONSIBILITIES STATEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

Chapter 13 of the Bankruptcy Code gives each debtor ("Debtor") important rights, such as the right to keep property that could otherwise be lost through repossession, foreclosure or liquidation by a Chapter 7 Trustee. Chapter 13 also places burdens on Debtors, however, such as the burden of making complete and truthful disclosures of their financial situation and prompt payments as required by the Plan. It is important for Debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities to the court, the Chapter 13 Trustee and to creditors. Debtors are entitled to expect certain services to be performed by their attorneys, but Debtors also have responsibilities to their attorneys. To assure that Debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Georgia have approved this statement of rights and responsibilities of Debtors and their attorneys in Chapter 13 cases that include, but are not limited to the following, as each case's facts may require more of both Debtor and Debtor's attorney.

BEFORE THE CASE IS FILED

EACH DEBTOR SHALL:

- 1. Discuss with the attorney the Debtor's objectives in filing the case.
- 2. Timely provide the attorney with full and accurate financial and other information, including, but not limited to:
 - (a) Copies of pay stubs or other evidence of payment received before the date of filing of the petition, as requested by the attorney;
 - (b) Copies of all Federal income tax returns (or transcript of the returns) as requested by the attorney.
- 3. Inform the attorney of any and all prior bankruptcy cases Debtor has filed.
- 4. Provide copies of all bills, notices, statements or communications from creditors, as requested by attorney.

THE ATTORNEY SHALL:

- 1. Personally counsel Debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss with Debtor the procedures in both Chapters, as well as non-bankruptcy options, and answer the Debtor's questions.
- 2. Personally explain to the Debtor the requirement of obtaining a certificate from an approved nonprofit budget and credit counseling agency.
- 3. Personally explain to Debtor that the attorney is being engaged to represent Debtor on all matters arising in the case, and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 4. Personally review with Debtor and obtain Debtor's signature on the completed petition, plan, as well as the Statement of Financial Affairs, Income and Expenses, and other statements as well as the various schedules (the "Schedules"), and all amendments thereto, whether filed with the petition or later. The Schedules may be prepared initially with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing by Debtor.
- 5. Timely prepare and file Debtor's petition, plan, Schedules, statement of monthly net income, and any other required pleading.
- 6. Explain to Debtor how, when and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 Trustee, with particular attention to

Case 09-86697-jrs Doc 1 Filed 10/07/09 Entered 10/07/09 15:31:16 Desc Main Document Page 36 of 50

housing, vehicle, and domestic support obligation payments.

- 7. Advise Debtor of the need to maintain appropriate insurance especially for house and vehicle.
- 8. Inform Debtor of the need to potentially provide attorney with copies of each Federal income tax return (or transcript of the return) for each tax year ending while the Debtor is in the case.

AFTER THE CASE IS FILED

EACH DEBTOR SHALL:

- 1. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income, a photo identification card, and proof of Social Security number. Acceptable forms of proof of identification are: driver's license; government ID; state picture ID; student ID; U.S. passport; military ID; resident alien card. Acceptable forms of proof of Social Security number are: Social Security Card; medical insurance card; pay stub; W-2 form; IRS form 1099; Social Security Administration Report. Debtor must be present both in time for check-in and when the case is called for the actual examination.
- 2. Make the required payments to Trustee and to such creditors as are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 3. Promptly provide attorney, upon their request, evidence of all payments made directly to creditors and Trustee, including amount and date of payment.
- 4. Notify the attorney immediately of any change in Debtor's address or telephone number.
- 5. Inform the attorney of any wage garnishments, liens or levies on assets that occur or continue after the filing of the case.
- 6. Contact the attorney immediately if Debtor loses employment, is "laid off" or furloughed from work or has any significant change in income; experiences any other significant change in financial situation, including serious illness, personal injury, lottery winnings, or an inheritance.
- 7. Notify the attorney immediately if Debtor is sued or wishes to file a lawsuit, including divorce, matters regarding personal or property injury (including any worker's compensation matters), and any other matter in which Debtor is involved in a lawsuit or legal action outside this court.
- 8. Inform the attorney immediately if any tax refunds to which Debtor is entitled are seized or not received when due from the IRS or Georgia Department of Revenue.
- 9. Contact the attorney before buying, refinancing, or contracting to sell real property, and before entering into any loan agreement.
- 10. Complete an instructional course concerning personal financial management prior to receiving a discharge.

THE ATTORNEY SHALL:

- 1. Advise Debtor of the requirement to attend the meeting of creditors, and notify or remind Debtor of the date, time, and place of the meeting, in such detail as is helpful or necessary to Debtor's appearance.
- 2. Inform Debtor that Debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide competent legal representation for Debtor at the meeting of creditors, appear in time for check-in and the actual examination and, unless excused by Trustee, for the confirmation hearing.
- 4. If an attorney not employed by Debtor's attorney's law firm (a "contract" attorney) will be attending Debtor's 341 meeting or any court hearing, personally explain to Debtor in advance the role and identity of the contract

Case 09-86697-jrs Doc 1 Filed 10/07/09 Entered 10/07/09 15:31:16 Desc Main Document Page 37 of 50

attorney, obtain Debtor's written permission for the contract attorney to represent Debtor and provide the contract attorney with the file in sufficient time to review and discuss it with Debtor prior to such representation.

- 5. Make all reasonable efforts for the individual attorney who met with Debtor to attend the § 341 meeting or any other court hearing. However, if that attorney is unavailable then an attorney will be present on behalf of the Debtor with knowledge of the Debtor's case and authority to make any modifications to Debtor's plan deemed necessary.
- 6. Timely submit to Trustee properly documented proof of income for each Debtor, including business reports for self-employed debtors, and all required pay advises and tax returns or transcripts.
- 7. Timely respond to objections to plan confirmation, and where necessary, prepare, file and serve amended Schedules or an amended plan.
- 8. Timely prepare, file, and serve any necessary annual financial statements, amended statements and Schedules, and any change of address, in accordance with information provided by each Debtor.
- 9. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact promptly Trustee or Debtor regarding any discrepancies.
- 10. Promptly respond to Debtor's questions through the term of the plan.
- 11. Timely prepare, file and serve necessary modifications to the plan after confirmation, including modifications to suspend, lower, or increase plan payments.
- 12. Prepare, file and serve necessary motions to buy or sell property and to incur debt.
- 13. On or before 60 days after the general bar date, certify the attorney has reviewed claims with Debtor, prepared, filed and served objections to improper or invalid claims and filed claims within 30 days after the bar date for creditors who fail to file claims when such failure will adversely affect Debtor's case or its successful completion and discharge or such failure will adversely affect Debtor after case completion and discharge.
- 14. Timely confer with Debtor and respond to any motion to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase percentage payment to unsecured creditors.
- 15. Timely confer with Debtor and respond to motions for relief from stay.
- 16. Timely prepare, file, and serve appropriate motions to avoid liens.
- 17. Provide any other legal services necessary for the administration of the case.

United States Bankruptcy Court Northern District of Georgia

In re	Roosevelt Valree Katherine Marshall Valree		Case No.	
		Debtor(s)	Chapter	13
	VER	IFICATION OF CREDITOR M	ATRIX	
The ab	ove-named Debtors hereby verify t	that the attached list of creditors is true and corre	ect to the best of	of their knowledge.
Date:	October 7, 2009	/s/ Roosevelt Valree		

Roosevelt Valree Signature of Debtor

Signature of Debtor

/s/ Katherine Marshall Valree

Katherine Marshall Valree

Date: October 7, 2009

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF GEORGIA

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

B 201 (12/08) Page 2

over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Nicole Dunson 653207	X /s/ Nicole Dunson	October 7, 2009
Printed Name of Attorney	Signature of Attorney	Date
Address:		
101 Marietta Street NE		
Atlanta, GA 30303		
678-668-7160		
mcherney@robertjsemrad.com		
Certif	icate of Debtor	
I (We), the debtor(s), affirm that I (we) have received	01 2 00 001	
Roosevelt Valree		
Katherine Marshall Valree	X /s/ Roosevelt Valree	October 7, 2009
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X _/s/ Katherine Marshall Valree	October 7, 2009
	Signature of Joint Debtor (if any)	Date

Document Page 41 of 50

B22C (Official Fo	rm 22C) (Chante	r 13) (01/08)

	Roosevelt Valree
In re	Katherine Marshall Valree
	Debtor(s)
Case Nu	ımber:
	(If known)

According to the calculations required by this statement:
■ The applicable commitment period is 3 years.
☐ The applicable commitment period is 5 years.
☐ Disposable income is determined under § 1325(b)(3).
■ Disposable income is not determined under § 1325(b)(3).
(Check the boxes as directed in Lines 17 and 23 of this statement.)

CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

In addition to Schedules I and J, this statement must be completed by every individual chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

	plete one statement only.						
	Part I. REPORT OF INCOME						
1	Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed. 1 a. □ Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10.						
	b. Married. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income")	ne")	for Lines 2-10.				
	All figures must reflect average monthly income received from all sources, derived during the six		Column A	Column B			
	calendar months prior to filing the bankruptcy case, ending on the last day of the month before		Debtor's				
	the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.		Income	Spouse's Income			
2	Gross wages, salary, tips, bonuses, overtime, commissions.	\$	2,229.13	\$ 0.00			
	Income from the operation of a business, profession, or farm. Subtract Line b from Line a and						
	enter the difference in the appropriate column(s) of Line 3. If you operate more than one business,						
	profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as						
3	a deduction in Part IV.						
3	Debtor Spouse						
	a. Gross receipts \$ 0.00 \$ 0.00						
	b. Ordinary and necessary business expenses \$ 0.00 \$ 0.00						
	c. Business income Subtract Line b from Line a	\$	0.00	\$ 0.00			
	Rents and other real property income. Subtract Line b from Line a and enter the difference in						
	the appropriate column(s) of Line 4. Do not enter a number less than zero. Do not include any						
4	part of the operating expenses entered on Line b as a deduction in Part IV. Debtor Spouse						
4	a. Gross receipts Spouse \$ 0.00 \$ 0.00						
	b. Ordinary and necessary operating expenses \$ 0.00 \$ 0.00						
	c. Rent and other real property income Subtract Line b from Line a	\$	0.00	\$ 0.00			
5	Interest, dividends, and royalties.	\$		\$ 0.00			
6	Pension and retirement income.	\$	0.00	\$ 0.00			
	Any amounts paid by another person or entity, on a regular basis, for the household						
7	expenses of the debtor or the debtor's dependents, including child support paid for that						
,	purpose. Do not include alimony or separate maintenance payments or amounts paid by the						
	debtor's spouse.	\$	0.00	\$ 0.00			
	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a						
	benefit under the Social Security Act, do not list the amount of such compensation in Column A						
8	or B, but instead state the amount in the space below:						
	Unemployment compensation claimed to						
	be a benefit under the Social Security Act Debtor \$ 0.00 Spouse \$ 0.00	\$	0.00	\$ 0.00			

9	on a separate page. Total and enter on Line maintenance payments paid by your spous separate maintenance. Do not include any payments received as a victim of a war criminternational or domestic terrorism.	9. Do not include y benefits receive	lude alimon e all other pa ved under th	y or separate ayments of alimon e Social Security A	y or			
			ebtor	Spouse				
	a. b.	\$ \$		\$ \$		\$	0.00	\$ 0.00
10	Subtotal. Add Lines 2 thru 9 in Column A, in Column B. Enter the total(s).		B is comple		rough 9		29.13	
11	Total. If Column B has been completed, add the total. If Column B has not been completed.				nd enter	\$		2,229.13
	Part II. CALCULA	TION OF §	3 1325(b)(4) COMMITM	IENT P	ERIOD		
12	Enter the amount from Line 11						\$	2,229.13
13	Marital Adjustment. If you are married, bu calculation of the commitment period under enter on Line 13 the amount of the income I the household expenses of you or your depe income (such as payment of the spouse's tax debtor's dependents) and the amount of inco on a separate page. If the conditions for ent a. b. c.	§ 1325(b)(4) of isted in Line 10 andents and specialistic or the ome devoted to	does not request. O, Column Becify, in the less spouse's supeach purpose.	that was NOT paid that was NOT paid ines below, the bas poort of persons of e. If necessary, list	e income of d on a reg is for excl her than the t addition	of your spou ular basis fo luding this he debtor or	r the	
	Total and enter on Line 13						\$	0.00
14	Subtract Line 13 from Line 12 and enter t	the result.					\$	2,229.13
15	Annualized current monthly income for § enter the result.	1325(b)(4). M	Multiply the a	amount from Line	14 by the	number 12 a	nd \$	26,749.56
16	Applicable median family income. Enter the information is available by family size at well as a size of the information in a size of the information is a size of the information.	ww.usdoj.gov/u	<u>ist/</u> or from t	he clerk of the ban	kruptcy co	ourt.)		
	a. Enter debtor's state of residence:	GA		ebtor's household s	ize:	2	\$	54,054.00
17	■ The amount on Line 15 is less than the top of page 1 of this statement and conti □ The amount on Line 15 is not less than at the top of page 1 of this statement and conticular than 15 is not less than at the top of page 1 of this statement and the top of the top of the top of the t	amount on Li nue with this so the amount on I continue with	ne 16. Check tatement. n Line 16. (ck the box for "The Check the box for "	The appli	cable commi	tment p	·
10	Part III. APPLICATION (JF § 1325(D)(3	5) FOR DE	EKMINING DIS	POSABL	E INCOMI		
18	Enter the amount from Line 11.						\$	2,229.13
19	Marital Adjustment. If you are married, but any income listed in Line 10, Column B that debtor or the debtor's dependents. Specify in payment of the spouse's tax liability or the statement of the amount of income devo separate page. If the conditions for entering a. b. c.	t was NOT paid the lines belo pouse's suppor oted to each put	d on a regula w the basis f t of persons rpose. If nec	or excluding the Cother than the debters and, list addition	sehold expolumn B is or or the contract.	penses of the income(such lebtor's	:	
	Total and enter on Line 19.						\$	0.00
20	Current monthly income for § 1325(b)(3).	Subtract Line	19 from Lin	e 18 and enter the	result.		\$	2.229.13

21	Annualized current monthly income for § 1325(b)(3). Multiply the amount from Line 20 by the number 12 and enter the result.						0 by the number 12 and	\$	26,749.56
22	Applicable median family income. Enter the amount from Line 16.					\$	54,054.00		
	Applic	ration of § 1325(b)(3). Che	ck the applicable box ar	nd pro	ceed as	directed.		Ψ	0 1,00 1100
23		e amount on Line 21 is mo 25(b)(3)" at the top of page						ined un	nder §
		e amount on Line 21 is not 25(b)(3)" at the top of page							
	•	Part IV. CA	ALCULATION ()F I	EDU	CTIONS FR	OM INCOME		
		Subpart A: Do	eductions under Star	ndar	ds of th	ne Internal Reve	nue Service (IRS)		
24A	National Standards: food, apparel and services, housekeeping supplies, personal care, and miscellaneous. Enter in Line 24A the "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable household size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)					\$			
24B	National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the number of members of your household who are under 65 years of age, and enter in Line b2 the number of members of your household who are 65 years of age or older. (The total number of household members must be the same as the number stated in Line 16b.) Multiply Line a1 by Line b1 to obtain a total amount for household members under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for household members 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 24B.								
	Household members under 65 years of age		rears of age	Household members 65 years of age or older					
	a1.	Allowance per member		a2.		ance per member			
	b1.	Number of members		b2.		er of members			
	c1.	Subtotal		c2.	Subtot	al		\$	
25A	Utilitie	Standards: housing and uses Standards; non-mortgage ble at www.usdoj.gov/ust/ o	expenses for the applic	able c	ounty a	nd household size.		\$	
25B	Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and household size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 47; subtract Line b from Line a and enter the result in Line 25B. Do not enter an amount less than zero.								
	b.	b. Average Monthly Payment for any debts secured by your							
		home, if any, as stated in L Net mortgage/rental expens				\$ Subtract Line b fr	om Line a.	\$	
26	25B do Standa	Standards: housing and uppers not accurately computerds, enter any additional antion in the space below:	the allowance to which	you a	re entitl	ed under the IRS F	Iousing and Utilities	\$	

25.4	Local Standards: transportation; vehicle operation/public transportation; vehicle operation/public transportation expense allowance in this category regardless of whether you pay the regardless of whether you use public transportation. Check the number of vehicles for which you pay the operating expensional dependence of the control				
27A	included as a contribution to your household expenses in Line 7. \square 0 If you checked 0, enter on Line 27A the "Public Transportation" amount Transportation. If you checked 1 or 2 or more, enter on Line 27A the Standards: Transportation for the applicable number of vehicles in the Census Region. (These amounts are available at www.usdoj.gov/ust/	unt from IRS Local Standards: "Operating Costs" amount from IRS Local e applicable Metropolitan Statistical Area or	\$		
27B	Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 27B the "Public Transportation" amount from the IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)				
28	Local Standards: transportation ownership/lease expense; Vehicle you claim an ownership/lease expense. (You may not claim an owner vehicles.) 1 2 or more. Enter, in Line a below, the "Ownership Costs" for "One Car" from the (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy of Monthly Payments for any debts secured by Vehicle 1, as stated in Little result in Line 28. Do not enter an amount less than zero. a. IRS Transportation Standards, Ownership Costs	ship/lease expense for more than two e IRS Local Standards: Transportation court); enter in Line b the total of the Average			
	Average Monthly Payment for any debts secured by Vehicle b. 1, as stated in Line 47 c. Net ownership/lease expense for Vehicle 1	\$ Subtract Line b from Line a.	\$		
29	Local Standards: transportation ownership/lease expense; Vehicle the "2 or more" Box in Line 28. Enter, in Line a below, the "Ownership Costs" for "One Car" from the (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy of Monthly Payments for any debts secured by Vehicle 2, as stated in Litthe result in Line 29. Do not enter an amount less than zero. a. IRS Transportation Standards, Ownership Costs Average Monthly Payment for any debts secured by Vehicle b. 2, as stated in Line 47 c. Net ownership/lease expense for Vehicle 2	e IRS Local Standards: Transportation court); enter in Line b the total of the Average	\$		
30	Other Necessary Expenses: taxes. Enter the total average monthly estate, and local taxes, other than real estate and sales taxes, such as increase security taxes, and Medicare taxes. Do not include real estate or sales	come taxes, self employment taxes, social	\$		
31	Other Necessary Expenses: mandatory deductions for employment deductions that are required for your employment, such as mandatory uniform costs. Do not include discretionary amounts, such as voluments.	retirement contributions, union dues, and	\$		
32	Other Necessary Expenses: life insurance. Enter total average mon life insurance for yourself. Do not include premiums for insurance any other form of insurance.		\$		
33	Other Necessary Expenses: court-ordered payments. Enter the tot pay pursuant to the order of a court or administrative agency, such as include payments on past due obligations included in line 49.		\$		
34	Other Necessary Expenses: education for employment or for a phythe total average monthly amount that you actually expend for educate education that is required for a physically or mentally challenged depoproviding similar services is available.	ion that is a condition of employment and for	\$		
35	Other Necessary Expenses: childcare. Enter the total average mont childcare - such as baby-sitting, day care, nursery and preschool. Do		<u> </u>		

B22C (Official Form 22C) (Chapter 13) (01/08)

36	Other Necessary Expenses: he care that is required for the heal or paid by a health savings accopayments for health insurance	\$		
37	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service - such as pagers, call waiting, caller id, special long distance, or internet service-to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.			\$
38	Total Expenses Allowed under	r IRS Standards. Enter	the total of Lines 24 through 37.	\$
	,	Subpart B: Additio	onal Living Expense Deductions	*
	Note: Do	not include any exp	penses that you have listed in Lines 24-37	
			avings Account Expenses. List the monthly expenses in oly necessary for yourself, your spouse, or your	
39	a. Health Insurance		\$	
	b. Disability Insurance		\$	
	c. Health Savings Accou	ınt	\$	
	Total and enter on Line 39			\$
	If you do not actually expend below:	this total amount, state	your actual total average monthly expenditures in the space	
40	Continued contributions to the expenses that you will continue	amily members. Enter the total average actual monthly e and necessary care and support of an elderly, chronically your immediate family who is unable to pay for such	\$	
41	Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incur to maintain the safety of your family under the Family Violence Prevention and Services Act or othe applicable federal law. The nature of these expenses is required to be kept confidential by the court.			\$
42	Standards for Housing and Utili	nount, in excess of the allowance specified by IRS Local pend for home energy costs. You must provide your case and you must demonstrate that the additional amount	\$	
43	Education expenses for dependent children under 18. Enter the total average monthly expenses that you actually incur, not to exceed \$137.50 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.			\$
44	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.			
45	Charitable contributions. Ente contributions in the form of cas	h or financial instrument	necessary for you to expend each month on charitable s to a charitable organization as defined in 26 U.S.C. § 15% of your gross monthly income.	\$
46			, ,	
70	Total Additional Expense Deductions under § 707(b). Enter the total of Lines 39 through 45.			

B22C (Official Form 22C) (Chapter 13) (01/08)

Subpart C: Deductions for Debt Payment Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts 47 scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 47. Name of Creditor Property Securing the Debt Does payment Average Monthly include taxes Payment or insurance □yes □no Total: Add Lines Other payments on secured claims. If any of debts listed in Line 47 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the 48 payments listed in Line 47, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page. Name of Creditor Property Securing the Debt 1/60th of the Cure Amount a. Total: Add Lines Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as 49 priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. **Do** not include current obligations, such as those set out in Line 33. Chapter 13 administrative expenses. Multiply the amount in Line a by the amount in Line b, and enter the resulting administrative expense. Projected average monthly Chapter 13 plan payment. 50 Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Average monthly administrative expense of Chapter 13 case Total: Multiply Lines a and b 51 **Total Deductions for Debt Payment.** Enter the total of Lines 47 through 50. **Subpart D: Total Deductions from Income** 52. **Total of all deductions from income.** Enter the total of Lines 38, 46, and 51. Part V. DETERMINATION OF DISPOSABLE INCOME UNDER § 1325(b)(2) 53 **Total current monthly income.** Enter the amount from Line 20. Support income. Enter the monthly average of any child support payments, foster care payments, or disability 54 payments for a dependent child, reported in Part I, that you received in accordance with applicable nonbankruptcy law, to the extent reasonably necessary to be expended for such child. Qualified retirement deductions. Enter the monthly total of (a) all amounts withheld by your employer from wages as contributions for qualified retirement plans, as specified in § 541(b)(7) and (b) all required repayments of 55 loans from retirement plans, as specified in § 362(b)(19). 56 Total of all deductions allowed under § 707(b)(2). Enter the amount from Line 52.

	Deduction for special circumstances. If there are special circumstances is no reasonable alternative, describe the special circums If necessary, list additional entries on a separate page. Total the provide your case trustee with documentation of these experiences of the special circumstances that make such expense necess	stances and the resulting expenses in lines a-c below. he expenses and enter the total in Line 57. You must enses and you must provide a detailed explanation	
57	Nature of special circumstances	Amount of Expense	
	a.	\$	
	b.	\$	
		\$	
	c.	· ·	
		Total: Add Lines	
58	Total adjustments to determine disposable income. Add the result.	the amounts on Lines 54, 55, 56, and 57 and enter the	
59	Monthly Disposable Income Under § 1325(b)(2). Subtract I	Line 58 from Line 53 and enter the result.	
	Part VI. ADDITION	AL EXPENSE CLAIMS	
60	of you and your family and that you contend should be an add	separate page. All figures should reflect your average monthly expense Monthly Amount \$	
	b.	\$	
	c.	\$	
	d.	\$	
	Total: Add Line	ses a, b, c and d \$	
	Part VII. V	ERIFICATION	
	I declare under penalty of perjury that the information provide <i>must sign.</i>)	ed in this statement is true and correct. (If this is a joint case, both deb	tors
	Date: October 7, 2009	Signature: /s/ Roosevelt Valree	
		Roosevelt Valree	
61		(Debtor)	
	Date: October 7, 2009	Signature /s/ Katherine Marshall Valree	
	Dutc. 00000011, 2000	Katherine Marshall Valree	
		(Joint Debtor, if any)	

Current Monthly Income Details for the Debtor

Debtor Income Details:

Income for the Period 04/01/2009 to 09/30/2009.

Line 2 - Gross wages, salary, tips, bonuses, overtime, commissions

Source of Income: Betterway Rent-a-car

Income by Month:

6 Months Ago:	04/2009	\$1,792.00
5 Months Ago:	05/2009	\$1,792.00
4 Months Ago:	06/2009	\$1,881.00
3 Months Ago:	07/2009	\$2,777.60
2 Months Ago:	08/2009	\$1,792.00
Last Month:	09/2009	\$1,881.60
	Average per month:	\$1,986.03

Line 2 - Gross wages, salary, tips, bonuses, overtime, commissions

Source of Income: Airserv Corporation

Income by Month:

6 Months Ago:	04/2009	\$1,260.00
5 Months Ago:	05/2009	\$0.00
4 Months Ago:	06/2009	\$0.00
3 Months Ago:	07/2009	\$0.00
2 Months Ago:	08/2009	\$0.00
Last Month:	09/2009	\$0.00
	Average per month:	\$210.00

Line 2 - Gross wages, salary, tips, bonuses, overtime, commissions

Source of Income: Brinks

Income by Month:

6 Months Ago:	04/2009	\$0.00
5 Months Ago:	05/2009	\$0.00
4 Months Ago:	06/2009	\$0.00
3 Months Ago:	07/2009	\$0.00
2 Months Ago:	08/2009	\$0.00
Last Month:	09/2009	\$198.59
	Average per month:	\$33.10

Am Cred& Col 921 Oak St Scranton, PA 18508

Cbcs Po Box 2334 Columbus, OH 43216

Chase Manhattan Mortgage Attention: Research Dept. 3415 Vision Drive Columbus, OH 43219

Cobb County Tax Commissioner 736 Whitlock Ave. Suite 100 Marietta, GA 30061

Ga Federal Credit Unio 6705 Sugarloaf Parkway Duluth, GA 30097

Ky Higher Ed Student 10180 Linn Station Rd Suite C200 Louisville, KY 40223

Pinnacle Financial Gro 7825 Washington Av Minneapolis, MN 55439

Receivables Performanc 20816 44th Ave W Lynnwood, WA 98036

Scana Energy Marketing 3340 Peachtree Rd Ne Ste Atlanta, GA 30326

Stallings Fin Group 1111 S Marietta Pkwy Se Marietta, GA 30060

Wachovia/acs 1002 Arthur Dr Lynn Haven, FL 32444

Wfnnb/tsa Po Box 182273 Columbus, OH 43218